

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 04-55820

User: admin
Form ID: b18

Page 1 of 1
Total Served: 23

Date Rcvd: Aug 11, 2004

The following entities were served by first class mail on Aug 13, 2004.

db +Julie Marie Dodds, 230 West Water Street, Chillicothe, OH 45601-2431
aty +Samuel L Calig, 854 E Broad St, Columbus, OH 43205-1110
tr +Susan L Rhiel, 124 S Washington Avenue, Columbus, OH 43215-4733
ust +Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200,
Columbus, OH 43215-2417
cr +Vinton County National Bank, c/o David M Whittaker, 50 West Broad St, Columbus, OH 43215-3301
7119327 American Recovery Systems Inc, 1699 Wall Street, Suite 300, Mount Prospect, IL 60056-5788
7119328 Associates Credit Card Serv/Citibank, PO Box 6531, The Lakes, NV 88901-6531
7119331 Chase Bancard Services, PO Box 52188, Phoenix, AZ 85072-2188
7119332 +Citibank, c/o GE Services Limited Partnership, 6330 Gulfton, PO Box 2667 (057),
Houston, TX 77081-1108
7119333 +Citifinancial, 1534 N Bridge Street, Suite 1, Chillicothe, OH 45601-4104
7119334 Direct Merchants, PO Box 550680, Jacksonville, FL 32255-4150
7119336 Fashion Bug, PO Box 856021, Louisville, KY 40285-6021
7119337 +Fifth Third Bank (Elder-Beerman), PO Box 740623, Cincinnati, OH 45274-0623
7119338 GE Capital Cons Card Co, PO Box 9001557, Louisville, KY 40290-1557
7119339 Lazarus - Macy's, PO Box 4589, Carol Stream, IL 60197-4589
7119341 +Sanford J Cohan Law Office, 2500 Corporate Exchange Drive, Suite 151A, Columbus, OH 43231-7665
7119342 +Sears, 45 Congress Street, Salem, MA 01970-5591
7119344 +Vinton County National Bank, 222 East Main Street, Chillicothe, OH 45601-3414

The following entities were served by electronic transmission on Aug 12, 2004 and receipt of the transmission was confirmed on:

7119329 EDI: FIRSTUSA.COM Aug 12 2004 02:26:00 Bank One, PO Box 94014, Palatine, IL 60094-4014
7119330 +EDI: CAPITALONE.COM Aug 12 2004 02:26:00 Capital One Bank, PO Box 85147,
Richmond, VA 23276-0001
7119335 E-mail: mrdiscen@discoverfinancial.com Aug 12 2004 02:14:50 Discover Card, PO Box 15251,
Wilmington, DE 19886-5251
7119342 +EDI: SEARS.COM Aug 12 2004 02:26:00 Sears, 45 Congress Street, Salem, MA 01970-5591
7119340 EDI: WTRWFNNB.COM Aug 12 2004 02:26:00 The Limited, PO Box 659728,
San Antonio, TX 78265-9728
7119343 EDI: WTRWFNNB.COM Aug 12 2004 02:26:00 Victoria Secret, PO Box 659728,
San Antonio, TX 78265-9728

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2004

Signature:

